pay our rent.

I dont like to be no drag on the old man but you can see how it is Charley or that is you could see if you had build a house. It looks like you dont run up agin the real expences untill youve got it all build. I allways that it was real old houses that half to be repared & fixed up all the wile but Im finding out now that the wile but Im finding out now that

better than they was in the city. That is they would be if the house wasent damp & if it wasent for the smell of the paint that I guess we aint never going to get rid of it. But they aint all cooped up like they was in Chi & now they can get out & run a round with out no danger of falling under a st. car & geting there leg cut

off. By a st. car.
of corse we miss the Walters &
the Arnolds & others that we made
frends of them in the city a speshally
Grace but as I say if they cared any thing a bout us they could get out here & see us because they know Grace cant get a way on acct. the babys & besides this towns got babys & besides this towns got plenty of fine peopl liveing in this town & as soon is we get acquainted we can for get all a bo the peopl we knowed in Chi & not hever think

a bout them.

I guess the last time I wrote to you we wasent no wheres near settled but wear pretty well settled now & things a round the house is beginning to look O. K. & you can open most of the windows if you test them with a crow har & then start them with a crow bar & then give a quick jerk.
kindest to Mary.
FRED A. GROSS.

* * * *

Allison, Ill., July 24. DEAR CHARLEY. I suppose you been getting a hole lot of rain to because I see in the paper where its been raining all over the u s & if it rains any more I will half to buy 1 of these here divers sutes to go down in the basemunt with it & fix the heater that we heat the hot water with. A bout the 2d. day it beggin to rain the water beggin runing in the basemunt & now its pretty near as deep like it was in the brandwine crick where I & you lerned to swim do you remember Charley. I called up the plummer & he come up & seen it & says the drane pipes would carry it off & I had to give him \$2 dollars for telling me that & it wasent true at that because they aint carryed none of it off as far is aint carryed none of it off as far is I can see & if a plummer gets \$2 a peace for evry time he lise to you I wonder what does he charge when

so hot outdoors & in the house to that you cant hardly stand it but she says the fire looks so pretty that she would you want to make Grace says now do you do hot outdoors & in the house to that you can want to make Grace says you or the fire looks so pretty that she would like to keep it burning all the wile & not when we got all that wood. I says that wood will burn just as good in the winter time when you need a fire in the fire place & it will look regular wood to burn. I says if your going to throw a way money just ter them a round the front yard, they

would look swell as long as they last. Well she says the fire keeps me from

no good she could say she made a miss take, the name of the peopl that

Lardner Now Offers Another Set of Letters. Read Them and Forget Your Troubles. you dont run up agin the real expences untill youve got it all build. I allways thot it was real old houses that half to be repared & fixed up all the wile but Im finding out now that the new ones is twict as bad as the old ones. But dont think we aint satisfied as deferring because wear perfectly satisfied so dont get the idear we aint satisfied & you couldn't higher Grace & I to go back in town & live in a flat because they aint nothing to that half to go to home because little Ed & the baby both of them gits shed give the higher girl & he thigher girl & he town my card & when Grace seen what had came off when Grace seen what had came off when Grace seen what had came off she pretty near died laughing & all the while Mr. Hamilton just stood there and looked at her & finely got home because little Ed & the baby both of them gits when Grace seen what had came off when Grace seen what had came off she pretty near died laughing & all the while Mr. Hamilton just stood there and looked at her & finely when she finely got home because little Ed & the baby both of them gits when Grace seen what had came off she pretty near died laughing & all the while Mr. Hamilton just stood there and looked at her & finely when she finely got home because little Ed & the baby both of them gits when Grace seen what had came off she pretty near died laughing & all to ould do. & Mrs. Carry says next time Grace the while Mr. Hamilton just stood there and looked at her & finely when she finely got home because little Ed & the baby both of them gits when Grace seen what had came off she pretty mad a bout. 5 P. M. in the after-noon & Mrs. Carry says next time Grace when the higher girl when she could say some thing she says the wait is over my head and then Grace explained it to him says may be it is but its over my head and then Grace explained it to him house build out of stones or concrete

THE Gross Family Is Settled in Its Sub-



COULD DIVE OFF THE TOP STEP OF THE STARES IN THE BASEMENT AND NOT BUMP YOUR HEAD ON THE FLOOR,"

you want to see & Grace says you or Mr. Hamilton or the both of them & Carpenter him self come to the door the womman says I will see are they

Charley all men was crated free and wear just as good is them even if we got all my pay for the next 30 yrs. spent all ready.

Best to Mary.

F. A. GROSS.

Allison, IIL, Aug. 16.

BROTHER CHARLEY. well Char
Spent all men was crated free and wear just as good is them even if we got all my pay for the next 30 yrs. spent all ready.

Allison, IIL, Aug. 16.

Beggin laughing to & says he would to drink only we cant take no bath in heer or milk.

The man from the water co. says to deth because of some thing addressed to the Hamiltons but if we going to take my money was to be sent to only Im good to keep. His wife come in & form the water co. says to deth because of some thing addressed to the Hamiltons but if we going to take my money a long to the diffrunts & besides you can bet I have door. Well Mrs. Carry says why Mr. Warston is the real socitey leader & says no so Grace had to explane it all but fust set there like she was a miss take I guess wear as good is PROTHER CHARLEY. well Charley Grace wont be lonesom no
more because now she called on 4

was sorry Grace couldent stay longer
but her and Mr. Hamilton was going I wonder what does he charge when he tells a man the truth only I guess that dont never happen well any way you could dive off the top step of the stares in to the basemunt & not bump your head on the floor & Grace says I should ought to dig some angel worms out in the yard & set on the basemunt stares & fish but I guess all the fish in the house is liveing up stares. I mean wear the fish for building a house. Suckers see Charley.

An other good thing all the wood that was left over from building the house is down in the basemunt & Grace has been useing it up pretty fast building fires in the fire place all the its been intend it & of corse the more of them has got to call on you back. The reasons he made it 4 insted of 3 was on acct. of her only staying to the Hamilton come in & told Grace to be sure and hand 1 of them has got to call on you back. The reason she made it 4 insted of 3 was on acct. of her only staying to the Hamilton come to the door over to Carpenters so Grace promoused the would & then she says good-by to Mr. & Mrs. Hamilton & see us & Mr. Hamilton sys he certenly the fish in the house is down in the basemunt & Grace has been useing it up pretty fast building fires in the fire place all the its been fires in the fire place all the its been fires in the fire place all the its been fires in the fire place all the its been fires in the fire place all the its been fires in the fire place all the its been fires in the fire place all the its been fires in the fire place all the its been fired for the fire place all the its been fare and Mr. Hamilton was going out & would Grace excuse them and the family out & would Grace excuse them and out & would fare and Mr. Hamilton was going out & would have for a says sure & got up to go but then Mr. Hamilton was done to the more of them has got to call on you back. The reasons he made it 4 insted of 3 was on a card to who ever come to the door over to Carpenters so Grace to who over to who we would & then she says good-by to Mr. & Mrs. Hamilton was done the m sen door & Grace says how do you do I say she ett to much dinner probly. So then Grace went to the Car-

the womman says I will see are they in. So the womman says what name & he was makeing the same miss take Grace says Grace Gross & the womjust as pretty burning when its cold & man says have you got a card a long with it & says she would like to talk the sooner you burn up all that extra with you & Grace dident have none to he & his wife a few minutes & he with you & Grace dident have none but the cards I had printed so she says you can talk to me but I cant give her one of them. They set me back \$1.00 for 100 of them Charley but I that I might as well make it a good 1 wile I was doing it & besides if Grace dont loose none of them 100 should ought to last her untill shes called on the hole town.



"I SAYS I LIVED FORTY-FIVE YEARS AND GOT PRETTY FAT BEFORE I EVER SEEN YOU."

could got out & see us.

BROTHER CHARLEY. well Charley the name of the peopl that lived in she have some more calls to make so the next house next to the Hamiltons Grace says she did & she left the Car-

is at with out buying a sale boat or some thing & even if you got the wood it wouldent burn on acct, it being soked.

| Sale boat or & Mr. Hamilton says what can I do for you & Grace was kind of im barrist & couldent say nothing the couldent burn on acct, it being soked. where the wood parler & set down so Grace went in says it sounded like Mr. Hamilton Mary & we wisht you & see us.

F. A. GROSS.

* * * *

Allison, Ill., Aug. 13.

Mary & we wisht you barrist & couldent say nothing & couldent hear what was they saying but of corse they was come pareing nots a bout the joke because she herd them laughing out on the porch. Well finely Mr. Carpenter come in again & finely Mr. Carpenter ast Grace dident the name of the peopl that lived in the people that lived in the people well the bar what was they saying but of corse they was come pareing nots a bout the joke because she herd them laughing out on the port as the people well that the point as the people well the people well that the point as the people well that the point as the people well that the people we

urban Home-Of Course, You Remember the Grosses-Ring Lardner's Story, "Own Your Own Home," Reproduced the Letters of Fred A. Gross, a City Detective, to His Brother Charley, on the Woes of a City Flat Dweller Who Decided to Build in a Suburb-Mr.

DEAR CHARLEY, well Charley it the last time I wrote you a letter and they aint nothing much to write about & I wouldent be writeing only I was figureing on takeing a bath to-night and I cant take no bath so Im writeing you a letter insted and why I cant take no bath is because the waters shut off all over the town & the water co. says may be it won! be turned on for 2 or 3 days.
of course I can wash my hands down town to head quarters but Grace or the kids cant wash theres unlest they go over to the Carrys where they got a sistern & that makes it pretty tough on Grace but little Ed & the baby wont make no holler and they would be tickled to deth if they dident never half to be washed.

Any way they all ways holler like they was being murdered when you touch them with soap and water. The Hamiltons has a sistern to & I ast Grace why dident she use theres on acct. It being next door to us & handy but Grace is kind of sore on Mrs. Hamilton for not comeing over to see us. She will come over all right when she gets up her nerve & I wouldent worry a bout it if I was Grace but you know how wommen feels & probly Marys the same way. Grace has called on about 15 or 20 famlys now & left the kids over to the Carrys wile she was makeing the calls & her and Mrs. Carry is pretty good frends & Mr. & Mrs. Carry comes over offen in the evning for a game of cards.

thing we got a couple gallons of home brew in the house because they aint no water and I and Grace can drink the beer when wear thirsty & the kids can drink milk so we wont

wasent sore at them but she was sore them & she says the Carrys is probly at me and if you can tell what license she had your a wonder.

I thot for a minut they may be might that to higher a will mean we will half to higher a will half to high the will half to higher a will half to higher

after all. A little boy come to the to go off & leave them a lone & house after supper tonight & give me a letter only it wasent no letter but mind to. Well Mrs. Carry ast who

A Story by Ring W. Lardner

The Grace says come lets go home at them but she was sore at the best thing you can do is go home.

Then Grace says come lets go home at the pay dident the sell to talked with the rest of the comitty at them each of course if I could ask. I says I wouldent untill Id talked with the rest of the comitty at them as should see could for sell the place & of course if I could sell the place & of course if I could ask. I says I wouldent untill id talked with the rest of the comitty at them as should see could for sell the place & of course if I could ask. I says I wouldent untill Id talked with the rest of the comitty at them as should see could for sell the place & of course if I could ask. I says I wouldent untill Id talked with the rest of the comitty at them as stood & the guy dident the vent set of the comitty at them as should see could for sell the place & of course if I could ask. I says I wouldent untill Id talked with the rest of the comitty at them as stood & the guy dident the vent set of the comitty at them as soon when it is off of me couldent sell the place & of course if I could ask. I says I wouldent untill Id talke not of got my letters & then I remembered that I dident male the letters but stuck them under there doors when I come home night before last so they

stuck them under there doors when I come home night before last so they couldn't help from getting them.

Pinely I couldent stand it no longer & beat it out of the house & took a long walk. She was better when I come back & mays she was sorrey shed carryed on so & she supposed I thot I was trying to do the right thing but Id made a awful mes out of it & I says could I help it if them peopl dident have no manners & she says no it wasent my falt but after whis she wisht I would leave her to do the inviteing to the house. She dident half to wish that Charley because the Carrys wasent no laif to wish that Charley because the come of the dance half to play cinch & may be we can get rid of some of our big Sua, dimer to play cards the other night grant of some of or big Sua, dimer in the rel of us have the heart to eat it. Regards to Mary.

Regards to Mary.

F. A. GROSS.

**** * * * *
Allison, Ill., October 3. she come over and take care of the childern or that is she & Mr. Carry DEAR CHARLEY, well Charley they looks like we wasent dead ones only of corse it wouldent be right



or a game of cards.

Im thirsty and I guess its a good hing we got a couple gallons of CUT OFF."

THE KIDS CAN GET OUT AND RUN A ROUND WITH OUT NO DANGER OF FALLING UNDER A ST. CAR AND GETTING THERE LEG

is being gave for the benifit of the Marston & he was the man that the Armeniums. This here invatation was money was to be sent to only Im



"THE SUTE I RENTED WAS TOO SMALL FOR ME."

want to remember that Im saveing money on water bills all the wile they aint no water.

hey aint no water. Regards to Mary. FRED A. GROSS. * * * *

Allison, Ill., Sept. 14. BROTHER CHARLEY, well Charley Im planning a big surprise for Grace and the reason Im doing it is because shes been feeling so bad over them peopl not comeing to see her. Im going to have Hamiltons & the says are you sure its for us & I says dident the boy bring it to us & be-& Grace knows they going to be Co. but she thinks Ive ast the Walters to come out from town. I had to tell her some body was comeing so as she would be sure and have enough to eat so I told her the Walters was comeing & she will be supprised & fear tickled to deth when she sees it aint he Walters but the Hamiltons &

the idear come to me when I was down town yest. & the way it come to me I was trying to figure out some way to cheer Grace up. So I that of this idear & then I set down & tride to write a letter to them peopl asking them to come & it took me so long to write the 1st 1 that I seen I wouldent never have time for nothing else if I wrote 2 of them so I ast the tipewriter in the chiefs office would she write a couple of letters for me & her frammed them up together. In the letters I says my wife would like to have them come over to dinner Sun, noon & it wasent going to se no big party so they could ware what ever they had & not feel hamed & we wouldent dress up much our self so they wouldent need to. write the letter onct because she put peace of this here copy paper in bet, the regular paper & wrote the letters at onct only changed the names at the top.

I cant hardly wait untill Sun, and see how supprised & tickled Grace will be. Rgds to Mary. FRED A. GROSS.

* * * *

Im the 1 that got the supprise and not Grace, and besides a supprise I got a bad scare to because Grace carryed on so that I that she was going BROTHER CHARLIE. Dident to be took down sick. What do you think of them bums Charley I mean that this here dance busness was gothe Hamiltons & Carpenters. When they dident pay no a tension or send they dident pay no a tension or send me no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no anser to the letter I wrote when they dident pay no a tension or send letter. Well Charley its going to some miss take & I says why & he says because I sent out the invitations my self I and a lady & we dident send pay no a tension or send letter. Well Charley its going to some miss take & I says why & he says because I sent out the invitations my self I and a lady & we dident send pay no a tension or send letter. Well Charley its going to some miss take & I says why & he says because I sent out the invitations my self I and a lady & we dident send pay no a tension or send letter. Well charley its going to some miss take & I says why & he says take & I says why & h BROTHER CHARLEY. well Charley

It looks now like we was going to

It looks now like you want to find out runt

It looks now like we dedictions of

It looks now like we dedictions of

It looks now like you want to find out runt

It looks now like we was going to

It looks now like we defer the wint

It looks now like we defer the first

It looks now like we was going to

It looks now like we defer the wint

It looks now like we was going to

It looks now like we defer the wint

It looks now like

want ourn they can come over her The dance is going to be down to the opra house where they give there shows when they have them. Well guess you know how I all ways een a bout danceing Charley & never cared nothing a bout it & I was going to tell Grace of corse we woulden go but when I give her the invita-tion & seen how good she felt about

nothing about not going. I throwed the out side cover a way before I give Grace the invatation and Tho where the Armenium needs help any more than I need change with them.

it I dident have the heart

some lessons the both of us.

I says I suppose we got a hole lot of money to throw a way on takeing danceing lessons & then she beggin to cry so I says all right you fix it up with some teacher & we will take a few les-sons just enough so as to get a way

So you see what Im up against now Charley & I got to take danceing les-sons & then go up there & mix a round sons & then go up there & mix a support with them swell dames & get stepped on but Grace will have the time of her get a way with less than a 10 spot.

Allison, Ill., Sept. 18.

I suppose youve lerned the new dances all ready Charley & I wisht you was here to take my place.

Im the 1 that got the supprise and Regards to Mary. F. A. GROSS.

Allison, Ill., October 8. say some thing a bout a 10 spot

any body & better than some & why shouldent we get a invatation & then Mrs. Carry blowed up & says I sup-pose you think your better than I & my husband & I says no I dont think no such thing & she says well you get a invatation to the dance & we dident so if you go that will show you think your better than us. I says it wont show no such a thing because you not geting no invatation was probly a miss take & she says no flew up & says your sore because wear going to the dance and your not ast & then Carry & his wife & never known a more retiring public officers. In the carry is a summer to supply Congress we facts that would indicate not ast & then Carry & his wife & never known a more retiring public officers. race & I all lost our temper & we had it hot & heavy & I guess you that he is going to be one of the "doers" know Charley that we dident get none the worst of it. so finely I told them to go home and they says you dont half to tell us to go home & dont half to tell us to go home & whats more you wont see no more of us & I says I lived 45 yrs. & got thats a bout all that was said & they beat it and wear threw with them. If Mrs. Carry had of been decent we might of fixed it up for them to get est to the next hig dance only she of them that she couldent keep her mouth shut. I guess you can see that Mrs. Carry aint going to take care of the childern wile wear to the dance & even if she would we wouldent let her because its 10 to 1 she would stick a knife in them or give them cloraform or some thing, and Grace will half to higher a girl from here in town

take you getting a invatation & then I buted in & says what do you mean a miss take I guess wear as good is

to come & set in the house wile wear to the dance. Kindest regards to your self & Mary. FRED A. GROSS.

* * * *

Allison, Ill., Oct. 18. sides wont our money do them
Armeniums as much good as anybody guess its pretty lucky I dident Grace nothing a bout the invatation be a good thing I wasent carrying being addressed to the Hamiltons for my gat with me last night on acct. murder some body last night & it may shed want I should go over & of it looking funny & sticking out Well I says do you want to go and threw the coat in my evening dress she says certunly but you cant dance sute. I bet I would of shot some & I says well I can go there and set had a world of had a dea round & talk wile you dance and set a round & talk wile you dance and she says o no she wouldent do that way & if I wouldent dance she wouldent go so I says all right I will brush up & practice a little & may stick up guys & dips. I might as body sure & they would of had a debe I can get a way with it & she well tell you what come off the they says you cant do nothing of the kind aint no part of it Im proud of accept because the dances there dancing keeping my self from murdering some now isent nothing like what you use body. Grace is sick a bed over what to dance the walts & the come off & I cant talk to her a bout 2 step and them things. They aint it & theys no use talking to the kids danceing them things no more because now there all danceing the 1 step walk & the form trot we will half to take your elected. Well Charley we was figuring on

with small for me & Grace had to make the pants of it biger a round the waste & then she had trouble her self geting her new close on & her hare all fixed up & evry thing & it was pretty close to 9 a clock before we got down to the opra house where they have the dances at, well we went on but Grace will have the time of her they have the dances at, well we went life & I ain't got the heart to say no. in & a servant told us where to put he dance ticket that come along with our hat & then we went up stares the invitation costs 5.00 dollars & probly to where the danceing is pulled off lessons will cost that much more or lessons will cost that much more or be more than that so Im lucky if I out side the door & he looked at us & they was a man setting at a table be on his way north from Florida. & dident say nothing so I went up to him & says who I was & he says paint you made a miss take. I says I dont know if I have or not & he says if we want police protection a round here to work but Im here to dance & he says this here is a invatation dance & I says yes & I got a invatation & he says lets see it so I halled the ticket out of my pocket & showed it

the man says its just like I told you your here threw some miss take & the best thing you can do is go home. So

ROTHER CHARLEY. Well Charles we aint going to move back to the I says your a swell gang of stews & going to stay here. I so before I get threw with you yould all estate man to-day that be wareing the bracelits & I was going place & ast him what co to tell them some more but just then this here Hamilton come out of the room where the danceing was at & says room where the danceing was room where t soom where the danceing was at & says are we pinched & I says no but your libel to be & he says whats the excitement & Carpenter told him a bout me haveing the invatation & then it come out that Hamilton dident get no invatation & the boy that left it to our house made a miss take & we dident have none comeing & if it hadent of been for Grace bellowing & makeing a seen none comeing & if it hadent of been for Grace bellowing & makeing a seen I would of soiled some of there collers but they was nothing for me to do but get her out of there but as I say if id of had the old gat a long with me I bet Id of cut loose before I left there.

Well I pretty near had to carry Grace all the way home & put her to bed & douse camfer all over her face & I finely got her to sleep & sent the girl home that was there to take care of the children but I couldent go to sleep my self & I aint slept yet & I called up the chief this a m & told him the wife was sick & I couldent come down here it is pretty near noon & I would happen to the children.

So I told Grace I guessed at he to to stay & stay & she had called un Mrs. Carry & told her all about the dance & Mrs. Carry talked pretty nice about the node. Walters was out here to support night to play cinch & the Walters was out here to support night to play cinch & the walters was out here to support night to play cinch & the dance & Mrs. Carry talked pretty nice about the node. Walters was out here to support night to play cinch & the dance & Mrs. Carry & told her all about the dance & Mrs. Carry talked pretty nice about the node. Walters was out here to support night to play cinch & the dance & Mrs. Carry & told her all about the dance & Mrs. Carry talked pretty nice about the node. Walters was out here to support night to play cinch & the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all about the dance & Mrs. Carry & told her all right & told

called up the chief this a m & told num
the wife was sick & I couldent come
down here it is pretty near noon & I
aint even herd nothing a bout breakfast
yet tho the childrens had theres because Grace remembered to give them
the door bell just rung so the Carrys is here & I got to close,
best rgds, to Mary from the both of
us.

FRED A. GROSS

ps I tore this letter open gain after I had it pasted up all ready. That wasent the Carrys that rung the door bell but a man & his wife name Curts thats in the wood & call busness out here & as nice people is youd DEAR BROTHER CHARLEY, well us & the Carrys come after words & we played rummy 6 hand it & they DEAR BROTHER CHARLEY, well Charley it looks fike we would move back to the s. side if we can sell the place on acct. of Grace says she cant never spend a happy minut again out here & I aint so stuck on it my self. But we wont sell it for less then \$1000.00 more then it costed all to gether because somebodys got to pay for whats come off & for them danceing lessons & Graces dresses & that dress sute I rent & the shirt & the

shoes & all the rest of it. Grace (Copyright, 1921.) Printed by arrangement wit spoke a bout moveling last night & I Metropolitan Service and The Washington Star.

SECRETARY MELLON ACTS ONLY AFTER COMPLETE KNOWLEDGE

BY JOHN L. MARTIN. NDREW W. MELLON, Secretary

tion all ready. He says Yes Ill admit you had a invatation but wear going to leave it to this here comitty weather it was a miss take or not & then they whispered to gather for a minut & then

then I says your a fine bunch of stiffs & I looked right at this here Carpenter.

theres but I guess Grace she thinks Im saveing up my appetite for the refresh-

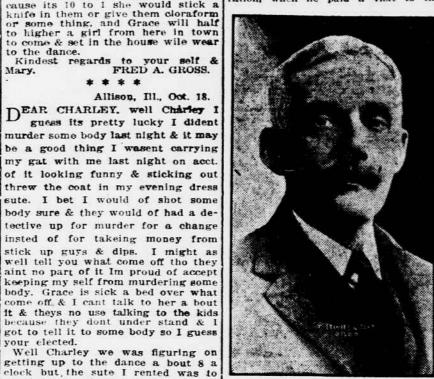
A fine bunch of stirs eh Charley. F. A. GROSS.

Allise's Ill., Oct. 22.

it wasent no miss take but you get-ing I was the miss take & then Grace licity and shrinks from newspaper in-it is the duty of the Treasury Departterviews. Washington probably has facts that would indicate what sort cial. Yet. indications are multiplying

Pittsburgh newspapers, which had seen Mr. Mellon develop in that city three of the country's strongest financial institutions, passed the word to Washington correspondents that the President had picked a winner for the Treasury portfolio, but a poor subject for newspaper copy. And, so far, Mr. Mellon has run true to form.

My first meeting with him, curiously enough, developed a story that would have gone for first-page space, but he promptly committed me to secrecy. This was about four days before the inaugu-



A. W. MELLON. Secretary of Treasury.

Treasury, unannounced, "just to look around a bit." Although every paper in the country had published as a fact that he would be the next Secretary, Mr. Mellon told me that he had not been advised by Mr. Harding of his selection for the post. Two days later the selection was confirmed by the President-to

* * * * I next saw Mr. Mellon about 7 o'clock one evening at the Treasury

He had been a cabinet member three weeks and developed, through choice or necessity, the habit of a twelvehour working day, not counting an hour off for lunch. He was surprised by the lateness of my call. The life of a newspaper man

not suit me," he remarked, "for there seems to be no beginning or ending

hoped would produce a headlinerwould be recommend a budget system of the Treasury, is the shyest don't think he will, but I am not member of President Harding's sure. He did say, however, that, while cabinet. Reserved almost to the proposed to see that the informa-

tion was complete and accurate. In this statement Mr. Mellon disclosed the keynote to his success as a business man and financier. It has been the big, guiding principle of his life to act only when in pos-

session of complete knowledge. He loesn't know the meaning of snap judgment. And here we have the real reason and here we have the real reason back of his selection by President Harding to be Secretary of the Treasury. With the country spending recklessly and menaced by an evident indifference on the part of the partle in continuous treatment.

the people in getting back to pre-war habits of thrift, the President sought for the nation's fiscal leader a man whose business career had been built upon conservative lines and who was trained to see the dangers that lurk in policies that do not accord with sound business His judgment in selecting Mr. Mel-

lon was vindicated almost immediately after the new Secretary had taken office. One of the latter's first acts was to address a letter to bank-ing institutions throughout the coun-try directing attention to the state of the Treasury and stressing the

importance of economy.

"The nation cannot afford extravagance and, so far as possible, it must avoid entering upon new fields of expenditure," he said. "The people generally must become more interested in saving the general transfer in the gener terested in saving the government's money than in spending it. A thorough national budget system must be established, and the government's expenses brought into relation to its As far as Mr. Mellon is concerned,

the country can make up its mind to one fact now: He is going to keep Congress and the public informed as to government receipte and expenditures, and before ex-penditures reach the danger line he will make a stir about it that will be heard all over the land. He is a mild-mannered man, but he will be heard all over the land. He is a mild-mannered man, but he will not stand for foolhardy business methods—not as long as he is the intrusted custodian of Uncle Sam's strong box.

In informing the banks of the come dition of our national finances and in announcing his intention of keeping Congress informed fully as to the fiscal situation, Mr. Mellon is but employing the rule he followed as president of the Mellon National Bank in Pittsburgh. This was to keep the board of directors fully acquainted with the affairs of the bank and to insist that action taken should be predicated upon a full knowledge of the facts involved.

"Banks sometimes are disposed to act upon general impressions or reputations" he said. "On boards of directors, responsibility may be dif-fused. The only safe course is in having a full and dependable knowl-edge of the facts in all matters call-ing for action. Knowledge should be

obtained not only from statistics, but from the character and capacity of persons and institutions." Mr. Mellon is not the speed marvel that former Secretary McAdoo was in disposing of work. He thinks cauin disposing of work. He thinks cau-tiously, and proceeds cautiously in all he does. He acts only when he is sure of his facts and his position. But once having reached a conclusion he

once having reached a conclusion he will stand by it.

He smoked several miniature Pittsburgh stogies during our brief chat, But smoking is a habit he indulges in but slightly. His principal diversions are riding and playing golf. Since taking up his duties in the Treasury. Mr. Mellon has been on the job promptly at 9 o'clock every morning, and usually is about the last man to leave the building. John Kieley, who has served as private secretary to all the Treasury heads from George B. Cortelyou down, says that Mr. Mellon has had but one predecessor! In office who showed the same aptitude! office who showed the same aptitude for long hours. That man was Mr. Cortelyon.